Docket No.: 064754-0012 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Customer Number: 33401

STOYANOV, ATANAS, et al. : Confirmation Number: 9655

Application No.: 10/057,436 : Group Art Unit: 3624

Filed: January 25, 2002 : Examiner: CHANDLER, Sara M.

For: COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYSTEMS AND

METHODS

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically-transmitted to the United States Patent and Trademark Office on <u>December 28, 2007</u>.

DeAnna Rodriguez

RESPONSE TO OFFICE ACTION MAILED AUGUST 1, 2007

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action mailed August 1, 2007. Amendments begin on page 2; Remarks on page 19. A petition for a 2 month extension is being filed concurrently.